

10-10-00 EXPRESS MAIL NO EL507832951
PATENT APPLICATION TRANSMITTAL LETTER

TO THE ASSISTANT DIRECTOR OF PATENTS:

Transmitted herewith for filing is the patent application identified as follows:

Inventors: Howard A. Schechtman and Peter Paradiso

Title: Method and System for Providing an Incentive to Use an Automated Teller Machine (ATM)

Enclosed are:

Twenty-three (23) Sheets of Specification, including Claims and an Abstract
 Two (2) Sheets of Drawings (Figures 1-2)
 Declaration and Power of Attorney for Patent Application (Unsigned)
 Transmittal of Application Under 37 CFR 1.41(c)

The filing fee has been calculated as follows:

CLAIMS AS FILED				
	Number Filed/Paid For	Number Extra	Rate	Fee
BASIC FEE	-----		\$710	\$710
TOTAL CLAIMS	70/20	50	\$18	\$900
INDEPENDENT CLAIMS	2/3	-	\$80	\$0
MULTIPLE DEPENDENT CLAIM PRESENT - NO			\$260	\$0
FEE TOTAL				\$1,610

Enclosed is a check in the amount of \$1,610 to cover the filing fees. The Director is hereby authorized to charge any additional fees required by this action, or credit any overpayment to Deposit Account No. 50-1458. A duplicate of this sheet is attached for that purpose.

Please address all correspondence and telephone calls in connection with this application to:

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Respectfully Submitted,

Date: October 4, 2000


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Express Mail No. EL 507832951 US
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10/06/00

THE UNIVERSITY OF CHICAGO


Debra Jones

Applicants : Howard A. Schechtman and Peter Paradiso
Serial No. : To be Assigned
Filing Date : October 6, 2000
For : Method and System for Providing an Incentive to Use an
Automated Teller Machine (ATM)

Assistant Director for Patents
Box: PATENT APPLICATION
Washington, D.C. 20231

TRANSMITTAL OF APPLICATION UNDER 37 CFR 1.41(c)

Sir:

The undersigned attorney hereby makes application for U.S. Letters Patent on behalf of Applicants Howard A. Schechtman and Peter Paradiso, whose addresses and citizenship are as follows:

Inventor	Address	Citizenship
Howard A. Schechtman	5875 Green Meadow Drive, Agoura Hills, CA, 91301	USA
Peter Paradiso	1172 Centinela, #2, Santa Monica, CA 90405	USA

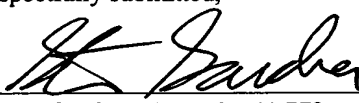
Applicants claim the benefit, under 35 USC § 119, of U.S. Provisional Application Serial Number 60/158,113, filed October 7, 1999, entitled "Method and System for Providing an Incentive to Use an Automated Teller Machine (Global ATM Strategy)."

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